

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

**In Re: Lois Joyce Evans,**

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:  
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**Case No.: 20-20387-CMB**

**Reporting Period: May, 2020**

**Chapter 11**

**MONTHLY OPERATING REPORT**

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: May 2020


MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-I (INDV)	✓	
Schedule of Cash Receipts and Disbursements -	MOR-I (INDV)	✓	
Bank Reconciliation	(CONT)	✓	
Copies of bank statements		✓	
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4	✓	
Debtor Questionnaire	MOR-5	✓	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

  
Signature of Debtor

01/04/2021  
Date

\_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Date

  
Signature of Preparer

1/4/2021  
Date

PETER E. FLEMING, CPA  
Printed Name of Preparer

FORM MOR (INDV)  
(10/00)

Unaudited, for Management  
Purposes Only

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: May 2020

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.

A bank reconciliation must be attached for each account .

	Current Month Actual	Cumulative Filing to Date Actual
<b>Cash - Beginning of Month</b>	<b>39,230.77</b>	
<b>RECEIPTS</b>		
Wages (Net)	7,301.59	67,351.34
Interest and Dividend Income	1.23	2.39
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)		10,200.00
<b>Total Receipts</b>	<b>7,302.82</b>	<b>77,553.73</b>
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)	5,000.00	
Rental Payment(s)		
Other Secured Note Payments		
Utilities	1,809.18	8,945.52
Insurance	642.10	1,095.10
Auto Expense	43.00	43.00
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses	5,060.00	5,090.00
Household Expenses	2,186.41	4,779.71
Charitable Contributions	,	
Alimony and Child Support Payments	,	
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	227.91	953.49
Gifts		
Other (attach schedule)	10,841.55	33,075.54
<b>Total Ordinary Disbursements</b>	<b>25,810.15</b>	<b>58,982.36</b>
<b>REORGANIZATION ITEMS:</b>		
Professional Fees	123.03	123.03
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
<b>Total Reorganization Items</b>		
<b>Total Disbursements (Ordinary + Reorganization)</b>	<b>25,933.18</b>	<b>59,105.39</b>
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	<b>(18,630.36)</b>	<b>18,448.34</b>
<b>Cash - End of Month (Must equal reconciled bank</b>	<b>20,600.41</b>	

FORM MOR-1 (INDV)

Unaudited, for Management  
Purposes Only

Evans, Lois Joyce

(9/99)  
Case No.: 20-20387-CMB

Reporting Period: May 2020

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet**

<b>BREAKDOWN OF "OTHER" CATEGORY</b>	<b>Current Month Actual</b>	<b>Cumulative Filing to Date Actual</b>
<b>Other Income</b>		
NY Life Insurance		10,200.00
<b>Other Taxes</b>		
<b>Other Ordinary Disbursements</b>		
Detail Included in General Ledger	10,841.55	33,075.54
<b>Other Reorganization Expenses</b>		

**FORM MOR-1 (INDV) (CON'T)**

Unaudited, for  
Management Purposes  
Only

Evans, Lois Joyce

(9/99)  
Case No.: 20-20387-CMB

Reporting Period: May 2020

### STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>						
Withholding						
FICA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
<b>Total Federal Taxes</b>						
<b>State and Local</b>						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
<b>Total State and Local</b>						
<b>Total Taxes</b>						

### SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders"						
Other:						
Other:						
<b>Total Postpetition Debts</b>						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

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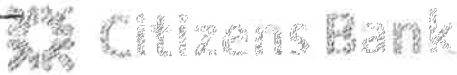
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Unaudited, for Management  
Purposes Only

Unaudited, for  
Management Purposes  
Only

**FORM MOR-5  
(9/99)**

Unaudited, for  
Management  
Purposes Only



1-888-910-4100

Call Citizens® PhoneBank anytime for account information, current rates and answers to your questions.

US259 BR934

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LOIS JOYCE EVANS  
113 BURRY AVE  
BRADFORDWOODS PA 15015-1239

## Checking Account Statement

1 OF 2

Beginning April 24, 2020  
through May 26, 2020

### Checking

#### SUMMARY

#### Balance Calculation

Previous Balance	11,997.00
Checks	1,327.25 -
Withdrawals & Debits	7,139.77 -
Deposits & Credits	.00 +
<b>Current Balance</b>	<b>3,529.98 =</b>

LOIS JOYCE EVANS  
DIP CHAPTER 11  
BANKRUPTCY CASE 20 20387 CMB  
**One Deposit Checking**

The \$9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted before the end of your statement period.

You made at least 1 deposit.

Good news! The monthly maintenance fee was waived based on your account activity.

Your next statement period will end on June 23, 2020.

Previous Balance

11,997.00

#### TRANSACTION DETAILS

Checks \* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
101	43.00	05/14	103	491.10	05/26
102	180.00	05/18	105*	613.15	05/26

Total Checks

1,327.25

#### Withdrawals & Debits

##### ATM/Purchases

Date	Amount	Description
05/07	78.25	1509 POS Debit - 999999 Usps PO 41918403 1wexford PA
05/07	10.88	1509 POS Debit - 302448 CVS/Pharmacy # Wexford PA
05/11	69.55	1509 Dbt Purchase - 260300 Halfmark Cleaners Pittsburgh PA
05/11	159.86	1509 POS Debit - 990328 Costco Whse #0328 Cranberry Tpkpa
05/11	144.83	1509 POS Debit - 650011 Giant-Eagle #02 Cranberry PA
05/13	1.00	1509 POS Debit - 999999 CVS/Pharmacy #02 Wexford PA
05/14	23.85	1509 POS Debit - 302448 CVS/Pharmacy # Wexford PA
05/15	81.54	1509 POS Debit - 999999 Market District 15wexford PA
05/18	6.61	1509 Dbt Purchase - 000000 Taco Bell 05656 Pittsburgh PA
05/21	123.03	1509 Dbt Purchase - 220834 Hrb Online Tax Pro800-472-56 25 M
05/26	30.00	1509 Dbt Purchase - 165939 Pti - Warrendale Warrendale PA
05/26	123.14	1509 POS Debit - 990328 Costco Whse #0328 Cranberry Tpkpa
05/26	31.41	1509 POS Debit - 430396 Market Distric Wexford PA

##### Other Withdrawals & Debits

Date	Amount	Description
04/28	9.99	Deluxe Check Check/Acc. 200424
05/05	5,000.00	Pnc Mortgage 2 Mortgage





Checking Account  
Statement

1-888-910-4100

Call Citizens' PhoneBank anytime for account information,  
current rates and answers to your questions.

2 OF 2

Beginning April 24, 2020  
through May 26, 2020

Checking continued from previous page

**Other Withdrawals & Debits (continued)**

Date	Amount	Description
05/05	907.84	Firstenergy Opco Fe Echeck 200505
05/12	9.99	Deluxe Check Check/Acc. 200508
05/19	325.00	Quarterly Fee Payment 200518 60069to1rs1
05/26	3.00	Service Charge Statement Delivery

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DIP CHAPTER 11  
BANKRUPTCY CASE 20 20387 CMB  
One Deposit Checking

Total Withdrawals & Debits  
7,139.77  
 Current Balance  
3,529.98

**Daily Balance**

Date	Balance	Date	Balance	Date	Balance
04/28	11,987.01	05/12	5,605.81	05/18	5,269.81
05/05	6,079.17	05/13	5,604.81	05/19	4,944.81
05/07	5,990.04	05/14	5,537.96	05/21	4,821.78
05/11	5,615.80	05/15	5,456.42	05/26	3,529.98

**NEWS FROM CITIZENS**

--Still writing checks for your bills or visiting multiple websites to pay online? Try Bill Pay through Online Banking to quickly and easily pay your bills and manage your accounts all in one place, with one password.

**--IMPORTANT NOTICE ABOUT YOUR ACCOUNTS**

Changes to our Funds Availability Disclosure

Effective July 1, 2020 we are increasing the amount of funds available to you by the next business day when a longer delay may be applied to your deposits. The amount available increases from \$200 to \$225 and from \$5,000 to \$5,525. The first \$225 of your deposit will normally be available on the next business day after the day of your deposit. In the case of large deposits totaling more than \$5,525, the first \$5,525 will normally be available on the next business day after the day of your deposit if the deposit meets certain conditions. For additional information or to obtain our full disclosures on this topic call us any time at the number on your statement or visit your local branch.

--Saving can be easier than you think! With small changes in your spending, your savings can really add up! Packing your lunch 3x per week vs. eating out (on average a \$10 expense) could add up to \$1,560 in savings at the end of one year. Make a goal to pack your lunch a few times a week and set up an automatic transfer to your savings for the amount you saved and watch your savings add up! For more information visit a branch or call 888-821-3900. Member FDIC.



L JOYCE EVANS  
113 BERRY AVE  
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:  
STATEMENT DATE: 04/22/20 thru 05/21/20  
PINE TOWNSHIP OFFICE  
11974 PERRY HIGHWAY  
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	24,718.55	16,277.13	7,452.29	15,893.71	21,297.97	0.05%	0.87
EVERYTHING SV	728.05	0.00	500.35	1,228.40	844.71	0.51%	0.35

SEQUENTIAL CHECK LISTING  
(\*INDICATES A BREAK IN THE CHECK SEQUENCE)

CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT
2447	5,000.00						

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
04/22	POS CELLC *CARLISLE	859.76	04/30	ONL TRANSFER DOLLAR BANK INTERNET (LHSAND) 350.00	
	MC 212-246-2555 NY			TO	
04/22	POS APPLE.COM/BILL	10.69	04/30	ONL TRANSFER DOLLAR BANK INTERNET (LHSAND) 100.00	
	MC 866-712-7753 CA			TO	
04/23	POS APPLE.COM/BILL	5.34	04/30	DIR AMEX EPAYMENT	15.00
	MC 866-712-7753 CA			ACH PMT	
04/23	POS APPLE.COM/BILL	21.39	05/01	POS APPLE.COM/US	84.53
	MC 866-712-7753 CA			MC 800-676-2775 CA	
04/24	POS VENMO	200.00	05/01	ECK AMEX EPAYMENT (WOCK 24P) 2,500.60	
	MC 8558124430 NY			ACH PMT	
04/25	POS SQ *WILLIAMS	100.00	05/02	POS GNC.COM	59.99
	MC 877-417-4551 PA			MC 412-288-4600 PA	
04/25	POS ROBERT WHOLEY &	88.00	05/02	POS GET GO #3043	36.06
	PIN PITTSBURGH PA			MC WEXFORD PA	
04/25	POS SAMS CLUB #6678	133.79	05/02	POS NNT WEXFORD ACE	92.37
	PIN PITTSBURGH PA			PIN WEXFORD PA	
04/25	POS GIANT-EAG 132 Be	27.12	05/04	POS CHICK-FIL-A #038	26.38
	PIN Pittsburgh PA			MC WEXFORD PA	
04/25	POS MARKET DI 155 To	49.99	05/04	POS VENMO	120.00
	PIN Wexford PA			MC 8558124430 NY	
04/27	POS IPHONE CITIZENSO	64.50	05/04	POS APPLE.COM/BILL	10.68
	MC BRIDGEPORT CT			MC 866-712-7753 CA	
04/27	POS APPLE.COM/BILL	19.24	05/04	POS COUSINS MAINE LO	40.96
	MC 866-712-7753 CA			MC GIBSONIA PA	
04/27	DIR NEW YORK LIFE	151.00	05/04	POS NORDSTROM DIRECT	118.80
	INS. PREM.			MC 800-285-5800 IA	
04/28	POS HERBALIFE - INTE	181.40	05/04	POS AMZN Mktg US*AF4	29.67
	MC 3104109600 CA			MC Amzn.com/bill WA	
04/29	POS CVS/PHARMACY #02	6.40	05/04	POS APPLE.COM/BILL	3.20
	MC WEXFORD PA			MC 866-712-7753 CA	
04/29	POS MARKET DISTRICT	5.00	05/04	POS APPLE.COM/BILL	9.99
	PIN Wexford PA			MC 866-712-7753 CA	
04/30	DIR CAPGEMINI	3,772.62+	05/04	POS AMAZON.COM*CA8WP	198.21
	REG.SALARY			PIN SEATTLE WA	



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EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
05/04	ECK MACYS CITIAUTFRD AUTO PYMT	100.00	05/13	POS AMZN Mktp US*G59 MC Amzn.com/bill WA	26.48
05/05	POS OVR*O.CO/OVERSTO MC 800-8432446 UT	105.29	05/13	POS HERBALIFE - INTE MC 1 CA	32.90
05/05	POS UBER TRIP MC 8005928996 CA	5.00	05/13	POS HERRATIFE - INTE MC CA	38.00
05/05	POS AMAZON.COM*NQ50A FIN SEATTLE WA	5.70	05/13	POS AMZN Mktp US*MC6 MC Amzn.com/bill WA	19.07
05/05	POS AMAZON.COM*WXOKI PIN SEATTLE WA	23.29	05/14	POS APPLE.COM/BILL MC 866-712-7753 CA	0.99
05/06	POS Amazon.com*OW8LA MC Amzn.com/bill WA	30.61	05/15	DIR CAPGEMINI REG.SALARY	3,678.80+
05/06	POS AMZN Mktp US*SM2 MC Amzn.com/bill WA	43.40	05/15	ONL TRANSFER DOLLAR BANK INTERNET TO	500.00
05/06	DIR AMEX EPAYMENT ACH PMT	(work Exp) 3,000.00	05/17	POS CASH APP* MC 4153753176 CA	200.00
05/07	POS UBER TRIP MC 8005928996 CA	34.61	05/17	POS WWW COSTCO COM MC 800-955-2292 WA	120.00
05/07	POS Amazon.com*NFT3 MC Amzn.com/bill WA	30.61	05/18	POS CASH APP* MC 4153753176 CA	1.00
05/07	POS UBER TRIP MC 8005928996 CA	28.28	05/19	ONL TRANSFER DOLLAR BANK INTERNET TO	250.00
05/08	POS CVS/PHARMACY #02 MC 800-746-7287 PA	107.74	05/19	ONL TRANSFER DOLLAR BANK INTERNET TO	75.00
05/10	POS AMZN Mktp US*KC3 MC Amzn.com/bill WA	19.90	05/19	POS APPLE.COM/BILL MC 1111111111 CA	35.26
05/11	POS APPLE.COM/BILL MC 866-712-7753 CA	8.54	05/19	POS APPLE.COM/BILL MC 1111111111 CA	10.69
05/11	ECK ARMSTRONG UTIL 8772775711	149.50	05/20	POS SAMS CLUB #4859 PIN BUTLER PA	119.89
05/12	POS AMZN Mktp US*MC3 MC Amzn.com/bill WA	20.24	05/20	CHK 2447 SEQ# FREETAXUSA.COM	(Mortgage) 5,000.00
05/12	ONL TRANSFER DOLLAR BANK INTERNET TO	250.00	05/21	POS FREETAXUSA.COM MC 877-2699027 UT	15.89
05/12	ONL TRANSFER DOLLAR BANK INTERNET TO	75.00	05/21	DIR VIVINT J203754038 VIVINT	74.19
			05/21	INT INTEREST CREDIT	0.87+

EVERYTHING SAVINGS ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
05/15	ONL TRANSFER DOLLAR BANK INTERNET FROM	500.00+	05/21	INT INTEREST CREDIT	0.35+

2020 TAX INFORMATION:

EVERYTHING CK:	INTEREST CREDITED YEAR-TO-DATE	1.48+	INTEREST WITHHELD YEAR-TO-DATE	0.00
EVERYTHING SV:	INTEREST CREDITED YEAR-TO-DATE	1.20+	INTEREST WITHHELD YEAR-TO-DATE	0.00

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	576.00
TOTAL RETURNED UNPAID ITEM FEES	.00	36.00



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ACCOUNT BALANCES MAINTAINED DURING APRIL  
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS  
AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$69.75	\$16,180.64	\$227.86	\$494.58	\$16,675.22

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR APRIL

THERE ARE NO CHARGES FOR BANKING CARD USE IN APRIL

	CHECKING		SAVINGS	
	# OF USES	TOTAL CHARGED	# OF USES	TOTAL CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	7	.00		
-MASTERCARD PURCHASES (MC)	25	.00		
THE TOTAL CHARGE:	32	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES  
AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY  
CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD  
OF TRANSACTIONS FOR APRIL.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT  
INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK  
CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND EARN MONEY WHEN THEY OPEN AN  
EVERYTHING CHECKING ACCOUNT. PLUS, THEY'LL EARN  
MONEY NOW TOO DURING OUR SPECIAL OFFER.  
VISIT [DOLLAR.BANK/400](http://DOLLAR.BANK/400).



L JOYCE EVANS OR  
SAMUEL EVANS  
113 BERRY AVE  
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:  
STATEMENT DATE: 04/17/20 THRU 05/16/20  
PINE TOWNSHIP OFFICE  
11974 PERRY HIGHWAY  
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	605.59	1,030.66	600.01	174.94	273.94	0.04%	0.01
EVERYTHING SV	0.00	0.00	0.00	0.00	0.00	0.00%	0.00

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
04/20	POS WM SUPERCENTER #	240.16	05/04	POS GIANT-EAG Cranbe	117.26
	PIN EVANS CITY PA			PIN Cranberry PA	
04/20	POS GIANT-EAG Cranbe	38.68	05/06	POS MARKET DI 155 To	107.82
	PIN Cranberry PA			PIN Wexford PA	
04/23	POS MARKET DI 155 To	124.81	05/06	POS GET GO #3 140 To	21.01
	PIN Wexford PA			PIN Wexford PA	
04/26	POS SUNOCO 007061840	30.00	05/09	POS MARKET DI 155 To	69.46
	MC MARS PA			PIN Wexford PA	
04/29	POS LOWES #00653*	13.98	05/12	ONL TRANSFER DOLLAR BANK INTERNET	250.00+
	MC CRANBERRY TOW PA			FROM	
04/29	POS FRESH THYME #453	17.62	05/12	POS MARKET DI 155 To	90.58
	MC CRANBERRY PA			PIN Wexford PA	
04/30	POS FRESH THYME #453	45.41	05/15	POS MARKET DI 155 To	82.10
	PIN CRANBERRY PA			PIN Wexford PA	
04/30	POS MARKET DI 155 To	31.77	05/16	INT INTEREST CREDIT	0.01+
	PIN Wexford PA				
04/30	ONL TRANSFER DOLLAR BANK INTERNET	350.00+			
	FROM				

NO SAVINGS ACTIVITY

2020 TAX INFORMATION:  
EVERYTHING CK: INTEREST CREDITED YEAR-TO-DATE 0.01+ INTEREST WITHHELD YEAR-TO-DATE 0.00

12/29/2020

Lois Joyce Evans

Checking, Period Ending 05/26/2020

**RECONCILIATION REPORT**

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

**Summary**

USD

Statement beginning balance	11,997.00
Checks and payments cleared (23)	-8,467.02
Deposits and other credits cleared (0)	0.00
Statement ending balance	3,529.98
Register balance as of 05/26/2020	3,529.98
Cleared transactions after 05/26/2020	0.00
Uncleared transactions after 05/26/2020	-2,778.10
Register balance as of 12/29/2020	751.88

**Details**

Checks and payments cleared (23)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/28/2020	Expense			-9.99
05/05/2020	Expense			-907.84
05/05/2020	Expense			-5,000.00
05/07/2020	Expense			-10.88
05/07/2020	Expense			-78.25
05/11/2020	Expense			-159.86
05/11/2020	Expense			-144.83
05/11/2020	Expense			-69.55
05/12/2020	Expense			-9.99
05/13/2020	Expense			-1.00
05/14/2020	Expense			-23.85
05/14/2020	Check	101		-43.00
05/15/2020	Expense			-81.54
05/18/2020	Check	102		-180.00
05/18/2020	Expense			-6.61
05/19/2020	Expense			-325.00
05/21/2020	Expense			-123.03
05/26/2020	Check	103		-491.10
05/26/2020	Expense			-30.00
05/26/2020	Expense			-123.14
05/26/2020	Expense			-31.41
05/26/2020	Check	105		-613.15
05/26/2020	Expense			-3.00

12/29/2020

Total

-8,467.02

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Lois Joyce Evans

EVERYTHING CHECKING (9586), Period Ending 05/21/2020

## RECONCILIATION REPORT

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

## Summary

USD

Statement beginning balance	24,718.55
Checks and payments cleared (68)	-16,277.13
Deposits and other credits cleared (3)	7,452.29
Statement ending balance	15,893.71
Register balance as of 05/21/2020	15,893.71
Cleared transactions after 05/21/2020	0.00
Uncleared transactions after 05/21/2020	-10,538.45
Register balance as of 12/29/2020	5,355.26

## Details

Checks and payments cleared (68)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/22/2020	Expense			-10.69
04/22/2020	Expense			-859.76
04/23/2020	Expense			-5.34
04/23/2020	Expense			-21.39
04/24/2020	Expense			-200.00
04/25/2020	Expense			-88.00
04/25/2020	Expense			-100.00
04/25/2020	Expense			-27.12
04/25/2020	Expense			-49.99
04/25/2020	Expense			-133.79
04/27/2020	Expense			-19.24
04/27/2020	Expense			-151.00
04/27/2020	Expense			-64.50
04/28/2020	Expense			-181.40
04/29/2020	Expense			-6.40
04/29/2020	Expense			-5.00
04/30/2020	Transfer			-350.00
04/30/2020	Expense			-15.00
04/30/2020	Expense			-100.00
05/01/2020	Expense			-2,500.60
05/01/2020	Expense			-84.53
05/02/2020	Expense			-36.06
05/02/2020	Expense			-59.99
05/02/2020	Expense			-92.37



12/29/2020

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DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/04/2020	Expense			-118.80
05/04/2020	Expense			-26.38
05/04/2020	Expense			-9.99
05/04/2020	Expense			-3.20
05/04/2020	Expense			-10.68
05/04/2020	Expense			-29.67
05/04/2020	Expense			-40.96
05/04/2020	Expense			-120.00
05/04/2020	Expense			-100.00
05/04/2020	Expense			-198.21
05/05/2020	Expense			-5.70
05/05/2020	Expense			-23.29
05/05/2020	Expense			-5.00
05/05/2020	Expense			-105.29
05/06/2020	Expense			-30.61
05/06/2020	Expense			-43.40
05/06/2020	Expense			-3,000.00
05/07/2020	Expense			-30.61
05/07/2020	Expense			-34.61
05/07/2020	Expense			-28.28
05/08/2020	Expense			-107.74
05/10/2020	Expense			-19.90
05/11/2020	Expense			-8.54
05/11/2020	Expense			-149.50
05/12/2020	Transfer			-250.00
05/12/2020	Expense			-20.24
05/12/2020	Expense			-75.00
05/13/2020	Expense			-38.00
05/13/2020	Expense			-32.90
05/13/2020	Expense			-26.48
05/13/2020	Expense			-19.07
05/14/2020	Expense			-0.99
05/15/2020	Transfer			-500.00
05/17/2020	Expense			-200.00
05/17/2020	Expense			-120.00
05/18/2020	Expense			-1.00
05/19/2020	Transfer			-250.00
05/19/2020	Expense			-75.00
05/19/2020	Expense			-35.26
05/19/2020	Expense			-10.69
05/20/2020	Expense			-119.89
05/20/2020	Check	2447		-5,000.00
05/21/2020	Expense			-74.19
05/21/2020	Expense			-15.89
Total				-16,277.13

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Deposits and other credits cleared (3)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/30/2020	Deposit			3,772.62
05/15/2020	Deposit			3,678.80
05/21/2020	Deposit			0.87
Total				7,452.29

12/29/2020

Lois Joyce Evans

EVERYTHING CHECKING (2449), Period Ending 05/16/2020

RECONCILIATION REPORT

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary	USD
Statement beginning balance	605.59
Checks and payments cleared (14)	-1,030.66
Deposits and other credits cleared (3)	600.01
Statement ending balance	174.94
Register balance as of 05/16/2020	174.94
Cleared transactions after 05/16/2020	0.00
Uncleared transactions after 05/16/2020	-55.06
Register balance as of 12/29/2020	119.88

Details

Checks and payments cleared (14)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/20/2020	Expense			-38.68
04/20/2020	Expense			-240.16
04/23/2020	Expense			-124.81
04/26/2020	Expense			-30.00
04/29/2020	Expense			-13.98
04/29/2020	Expense			-17.62
04/30/2020	Expense			-45.41
04/30/2020	Expense			-31.77
05/04/2020	Expense			-117.26
05/06/2020	Expense			-21.01
05/06/2020	Expense			-107.82
05/09/2020	Expense			-69.46
05/12/2020	Expense			-90.58
05/15/2020	Expense			-82.10
Total				-1,030.66

Deposits and other credits cleared (3)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/30/2020	Transfer			350.00
05/12/2020	Transfer			250.00
05/16/2020	Deposit			0.01
Total				600.01

Lois Joyce Evans

EVERYTHING SAVINGS (INGS), Period Ending 05/21/2020

RECONCILIATION REPORT

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance.....	728.05
Checks and payments cleared (0).....	0.00
Deposits and other credits cleared (2).....	500.35
Statement ending balance.....	<u>1,228.40</u>

Register balance as of 05/21/2020.....	1,228.40
Cleared transactions after 05/21/2020.....	0.00
Uncleared transactions after 05/21/2020.....	1,777.86
Register balance as of 12/29/2020.....	3,006.26

Details

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/15/2020	Transfer			500.00
05/21/2020	Journal	2		0.35
Total				500.35